B1 (Official Form 1)(4/10)							
United S	States Bankr District of Ari		ourt				Voluntary Petition
Name of Debtor (if individual, enter Last, First, BUBECK, DONALD MONT			ebtor (Spouse HIRLEY F	e) (Last, First, AYE	Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA FAYE BUBECK				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	yer I.D. (ITIN) No./Co	omplete EIN	(if more	our digits of than one, state	all)	r Individual-T	Caxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 2023 E CHARLESTON AVE PHOENIX, AZ		ZIP Code	Street 202	Address of	Joint Debtor		zip Code
County of Residence or of the Principal Place of <b>Maricopa</b>	Business:	5022		y of Reside		Principal Pla	ice of Business:
Mailing Address of Debtor (if different from stre	et address):					tor (if differer	nt from street address):
	_	ZIP Code					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)    Nature of Business (Check one box)   Health Care Business   Single Asset Real Estate as de in 11 U.S.C. § 101 (51B)   Railroad   Stockbroker   Commodity Broker   Clearing Bank   Other   Tax-Exempt Entity (Check box, if applicable)   Debtor is a tax-exempt organiunder Title 26 of the United Stockbroker			Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, Debts are primarily defined in 11 U.S.C. § 101(8) as business debts.  Battes  Debts are primarily ones debts.				
Code (the Internal Revenue Code).   a personal, family, or household purpose."				C. § 101(51D).  J.S.C. § 101(51D).  Luding debts owed to insiders or affiliates)			
Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration		3. Acc	an is bein	ng filed with of the plan w	this petition. were solicited productions. S.C. § 1126(b).		one or more classes of creditors,
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and a	dministrative		es paid,		THIS	SPACE IS FOR COURT USE ONLY
1- 50- 100- 200- 1	1,000- 5,001-	10,001- 25,000 50	5,001- 0,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to		\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$50	to \$100 to	00,000,001 \$500 llion	\$500,000,001 to \$1 billion	More than \$1 billion		

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition **BUBECK, DONALD MONT BUBECK, SHIRLEY FAYE** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Jackson D. Moll (jmoll@hkblawgr**øupgue**tn≱, 2010 Signature of Attorney for Debtor(s) (Date) Jackson D. Moll (jmoll@hkblawgroup.com) (026556) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

after the filing of the petition.

B1 (Official Form 1)(4/10) Page 3

### Voluntary Petition

(This page must be completed and filed in every case)

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### **▼** /s/ DONALD MONT BUBECK

Signature of Debtor DONALD MONT BUBECK

### X /s/ SHIRLEY FAYE BUBECK

Signature of Joint Debtor SHIRLEY FAYE BUBECK

### dandfbubeckbubeck@q.com

Telephone Number (Ifanatarepresented by attorixey)

August 2, 2010

Date

Signature of Attorney\*

### X /s/ Jackson D. Moll (jmoll@hkblawgroup.com)

Signature of Attorney for Debtor(s)

Jackson D. Moll (jmoll@hkblawgroup.com) (026556)

Printed Name of Attorney for Debtor(s)

#### HAINES, KRIEGER AND BALDWIN, PLLC

Firm Name

15111 N. PIMA RD., STE. 130 SCOTTSDALE, AZ 85260

Address

### Email: bbaldwin@roweandbaldwin.com (480) 969-3300 Fax: (480) 969-3533

Telephone Number

### August 2, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

**BUBECK, DONALD MONT BUBECK, SHIRLEY FAYE** 

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•	,	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Arizona

	District of Arizona						
In re	DONALD MONT BUBECK SHIRLEY FAYE BUBECK		Case No.				
		Debtor(s)	Chapter	7			
	EXHIBIT D - INDIVIDUAL I CREDIT	DEBTOR'S STATEMENT ( COUNSELING REQUIREN		ANCE WITH			

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]						
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or						
mental deficiency so as to be incapable of realizing and making rational decisions with respect to						
financial responsibilities.);						
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being						
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or						
through the Internet.);						
☐ Active military duty in a military combat zone.						
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor: /s/ DONALD MONT BUBECK						
DONALD MONT BUBECK						
Date: August 2, 2010						

Certificate Number: 02114-AZ-CC-011058244

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>05/21/10</u>, at <u>12:52</u> o'clock <u>PM EST</u>, <u>DONALD M BUBECK</u> received from <u>Consumer Credit</u> <u>Counseling Service of Greater Atlanta, Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Arizona</u>, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted <u>by Internet</u>.

Date: <u>05-22-2010</u> By /<u>s/DAPHNE ADAMS</u>

Name DAPHNE ADAMS

Title <u>Counselor</u>

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Arizona

	District of Arizona						
In re	DONALD MONT BUBECK SHIRLEY FAYE BUBECK		Case No.				
		Debtor(s)	Chapter	7			
	EXHIBIT D - INDIVIDUAL I CREDIT	DEBTOR'S STATEMENT ( COUNSELING REQUIREN		ANCE WITH			

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

<u> </u>	unseling briefing because of: [Check the applicable						
statement.] [Must be accompanied by a motion for	·						
☐ Incapacity. (Defined in 11 U.S.C.	§ 109(h)(4) as impaired by reason of mental illness or						
mental deficiency so as to be incapable of re	ealizing and making rational decisions with respect to						
financial responsibilities.);							
☐ Disability. (Defined in 11 U.S.C.	§ 109(h)(4) as physically impaired to the extent of being						
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or						
through the Internet.);							
☐ Active military duty in a military of	combat zone.						
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.							
I certify under penalty of perjury that the information provided above is true and correct.							
Signature of Debtor: /s/ SHIRLEY FAYE BUBECK							
Ç	SHIRLEY FAYE BUBECK						
Date: August 2, 201	0						
·							

Certificate Number: 02114-AZ-CC-011058245

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>05/21/10</u>, at <u>12:52</u> o'clock <u>PM EST</u> SHIRLEY F BUBECK received from <u>Consumer Credit</u> Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Arizona</u>, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted <u>by Internet</u>.

Date: <u>05-22-2010</u> By /<u>s/DAPHNE ADAMS</u>

Name DAPHNE ADAMS

Title <u>Counselor</u>

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

# United States Bankruptcy Court District of Arizona

In re	DONALD MONT BUBECK,		Case No.	
	SHIRLEY FAYE BUBECK			
-		Debtors	Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	86,000.00		
B - Personal Property	Yes	3	17,209.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		182,891.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		51,751.31	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,307.89
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,424.52
Total Number of Sheets of ALL Schedu	ıles	21			
	To	otal Assets	103,209.00		
			Total Liabilities	234,642.31	

### United States Bankruptcy Court District of Arizona

In re	DONALD MONT BUBECK,		Case No.		
_	SHIRLEY FAYE BUBECK	Debtors ,	Chapter	7	
		Destors	<u></u>	<u>-</u>	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	2,307.89
Average Expenses (from Schedule J, Line 18)	3,424.52
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,501.60

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		96,891.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		51,751.31
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		148,642.31

PHOENIX AZ 85022

т .	
In	re

DONALD MONT BUBECK, SHIRLEY FAYE BUBECK

Case No.		

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

SINGLE FAMILY RESIDENCE 2023 E CHARLESTON AVE	FEE SIMPLE	С	86,000.00	182,891.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **86,000.00** (Total of this page)

Total > **86,000.00** 

In re
-------

DONALD MONT BUBECK, SHIRLEY FAYE BUBECK

Debtors

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	CHECKING ACCOUNT COMPASS BANK	С	249.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	HOUSEHOLD GOODS & FURNISHINGS	С	4,800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	BOOKS,CDS/DVDS	С	500.00
6.	Wearing apparel.	CLOTHING	С	600.00
7.	Furs and jewelry.	WEDDING BANDS	С	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	DIGITAL CAMERA	С	5.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total >	6,254.00
(Total of this page)	

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

In re	DONALD MONT BUBECK
	SHIRI FY FAYE BURECK

C N	
Case No.	

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k EXCLUDED FROM THE BANKRUPTCY ESTATE PURSUANT TO 11 U.S.C. 541 (C)(2)	-	1,200.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 1,200.00
			(Tota	al of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	DONALD MONT BUBECK
	SHIRI FY FAYE BUBECK

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 MAZDA TRIBUTE MILEAGE: 57668	С	5,900.00
			1998 MAZDA B2500 MILEAGE: 93941	С	1,050.00
			1988 BUICK PARK AVENUE MILEAGE: 64357	С	2,305.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		5 DOGS	С	100.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.		LAWN MOWER, YARD HAND TOOLS, PATIO TABLE, 1 CHAIR	С	400.00
				Sub-Tot	
Shee	et 2 of 2 continuation sheets a	ttacł	ned	(Total of this page) To	tal > <b>17,209.00</b>

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

DONALD MONT BUBECK, SHIRLEY FAYE BUBECK

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafted
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property SINGLE FAMILY RESIDENCE 2023 E CHARLESTON AVE PHOENIX AZ 85022	Ariz. Rev. Stat. § 33-1101(A)	150,000.00	86,000.00
Checking, Savings, or Other Financial Accounts, C CHECKING ACCOUNT COMPASS BANK	ertificates of Deposit Ariz. Rev. Stat. § 33-1126A9	300.00	249.00
Household Goods and Furnishings HOUSEHOLD GOODS & FURNISHINGS	Ariz. Rev. Stat. § 33-1123	8,000.00	4,800.00
Books, Pictures and Other Art Objects; Collectibles BOOKS,CDS/DVDS	S Ariz. Rev. Stat. § 33-1125(5)	500.00	500.00
Wearing Apparel CLOTHING	Ariz. Rev. Stat. § 33-1125(1)	1,000.00	600.00
Furs and Jewelry WEDDING BANDS	Ariz. Rev. Stat. § 33-1125(4)	2,000.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pension o 401k EXCLUDED FROM THE BANKRUPTCY ESTATE PURSUANT TO 11 U.S.C. 541 (C)(2)	<u>r Profit Sharing Plans</u> Ariz. Rev. Stat. § 33-1126B	100%	1,200.00
Automobiles, Trucks, Trailers, and Other Vehicles 2003 MAZDA TRIBUTE MILEAGE: 57668	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	5,900.00
1988 BUICK PARK AVENUE MILEAGE: 64357	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	2,305.00
Animals 5 DOGS	Ariz. Rev. Stat. § 33-1125(3)	1,000.00	100.00

Total: 174,000.00 101,754.00

DONALD MONT BUBECK, SHIRLEY FAYE BUBECK

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	G E N	UNLIQUIDATED	WITHOUT DEDUCTING VALUE OF	UNSECURED PORTION, IF ANY
Account No. xxxxxx0928			MORTGAGE, FIRST TRUST DEED	Т	Ë		
WELLS FARGO HOME MORTGAGE 3476 STATEVIEW BLVD. BANKRUPTCY MAC #7801-014 FORT MILL, SC 29715		С	SINGLE FAMILY RESIDENCE 2023 E CHARLESTON AVE PHOENIX AZ 85022				
			Value \$ <b>86,000.00</b>			182,891.00	96,891.00
Account No.							
WELLS FARGO JOHN STUMPF, PRESIDENT 420 MONTGOMERY STREET SAN FRANCISCO, CA 94104			Representing: WELLS FARGO HOME MORTGAGE			Notice Only	
			Value \$	1			
Account No.  WELLS FARGO BANK, N.A.  CARRIE L. TOLSTEDT, PRESIDENT  420 MONTGOMER ST.  SAN FRANCISCO, CA 94104			Representing: WELLS FARGO HOME MORTGAGE			Notice Only	
	L		Value \$	Н	+		
Account No.			Value \$	-			
continuation sheets attached			S (Total of tl	ubto his p		182,891.00	96,891.00
			(Report on Summary of Sc		otal iles)	182,891.00	96,891.00

DONALD MONT BUBECK, SHIRLEY FAYE BUBECK

Case No.		

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled

"Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Subtotals" on each sheet.
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total
also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re DONALD MONT BUBECK, SHIRLEY FAYE BUBECK

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) FOR INFORMATION PURPOSES Account No. ARIZONA DEPARTMENT OF 0.00 **REVENUE SPECIAL OPERATIONS SECTION** 1600 W. MONROE, ROOM 720 PHOENIX, AZ 85007 0.00 0.00 FOR INFORMATION PURPOSES Account No. INTERNAL REVENUE SERVICE 0.00 **CENTRALIZED INSOLVENCY OPERATIONS** PO BOX 21126 PHILADELPHIA, PA 19114-0326 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 0.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 (Report on Summary of Schedules) 0.00 0.00

In re
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DONALD MONT BUBECK, SHIRLEY FAYE BUBECK

Case No.	
-	

**Debtors** 

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

			is to report on any benedule r					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	L H H		COZH-ZGWZ	Q U I		U T E	AMOUNT OF CLAIM
Account No. xxxx-xxxxxx-x1006			CREDIT CARD	Ť	Ť			
AMERICAN EXPRESS CUSTOMER SERVICE PO BOX 981535 EI Paso, TX 79998-1535		С			E D			2,241.34
Account No.	T	T		$\top$	Г	T	1	
AEGIS RECEIVABLES MANAGEMENT INC PO BOX 404 Fort Mill, SC 29716-0404			Representing: AMERICAN EXPRESS					Notice Only
Account No.  NCO FINANCIAL SYSTEMS, INC PO BOX 15760 DEPT 07 Wilmington, DE 19850-5760			Representing: AMERICAN EXPRESS					Notice Only
Account No. xxxx-xxxxxx-x1001  AMERICAN EXPRESS CUSTOMER SERVICE PO BOX 981535 El Paso, TX 79998-1535		С	CREDIT CARD					6,460.61
7 continuation sheets attached			(Total of t	Subt			)	8,701.95

In re	DONALD MONT BUBECK,	Case No.
	SHIRLEY FAYE BUBECK	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	ΙĞ	Hu	sband, Wife, Joint, or Community	Jς	١ü	! [	Ρl	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	QUL D	Л	I SPUTED	AMOUNT OF CLAIM
Account No.				7	A T E D	:		
ASSET ACCEPTANCE LLC PO OBX 2036 WARREN, MI 48090			Representing: AMERICAN EXPRESS		D	)		Notice Only
Account No.	H	┢		+	t	†	$\dashv$	
NCO FINANCIAL SYSTEMS, INC PO BOX 15760 DEPT 07 Wilmington, DE 19850-5760			Representing: AMERICAN EXPRESS					Notice Only
Account No. xxxx-xxxx-xxxx-5593			CREDIT CARD	+	t	†	$\dashv$	
BANK OF AMERICA PO BOX 15026 WILMINGTON, DE 19850-5026		С						4,884.00
Account No. xxxx-xxxx-xxxx-2631	┝	$\vdash$	CREDIT CARD	+	+	+	$\dashv$	4,004.00
BARCLAYS BANK PO BOX 13337 PHILADELPHIA, PA 19101-3337		С						1,892.13
Account No. xxxx-xxxx-3263			CREDIT CARD	+	+	$\dagger$	$\dashv$	·
BARCLAYS BANK PO BOX 13337 PHILADELPHIA, PA 19101-3337		С						2,194.28
Sheet no1 of _7 sheets attached to Schedule of	_		1	Sub	tot:	al	$\dashv$	9.070.44
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ıge	(ڊ	8,970.41

In re	DONALD MONT BUBECK,	Case No.
	SHIRLEY FAYE BUBECK	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	_  6	, U	1	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG EN		֝֟֝֝֟֜֜֝֝֟֝֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	S P U T E	AMOUNT OF CLAIM
Account No.				Ť	A T E D		Ī	
ALLIED INTERNATIONAL CREDIT CORP 100 EAST SHORE DR 3RD FLOOR Glen Allen, VA 23059			Representing: BARCLAYS BANK			,		Notice Only
Account No. xxxx-xxxx-xxxx-3604			CREDIT CARD	+	t	†	$\dashv$	
CHASE PO BOX 15298 WILMINGTON, DE 19850-5298		С						
								3,403.47
Account No. xxxx-xxxx-2197			CREDIT CARD	T	T	T	٦	
CHASE PO BOX 15298 WILMINGTON, DE 19850-5298		С						
Account No. xxxx-xxxx-xxxx-2311	L		CHASE	+	$\downarrow$	$\downarrow$	$\dashv$	781.96
CHASE PO BOX 15298 WILMINGTON, DE 19850-5298		С	0.0.0					2,452.82
Account No. xxxxxxxxxxxx8279			CREDIT CARD	+	+	+	$\dashv$	_,
CHEVRON CREDIT CARD PO BOX 530950 Atlanta, GA 30353		С						696.21
Sheet no. 2 of 7 sheets attached to Schedule of				Sub			- 1	7,334.46
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ige	;)	,

In re	DONALD MONT BUBECK,	Case No.
	SHIRLEY FAYE BUBECK	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER C IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. LAW OFFICES OF MITCHELL N. KAY, Representing: P.C. **CHEVRON CREDIT CARD Notice Only 7 PENN PLAZA NEW YORK, NY 10001-3995** Account No. PHILLIPS & COHEN ASSOCIATES, Representing: LTD. **CHEVRON CREDIT CARD Notice Only** 1002 JUSTISON ST. **WILMINGTON, DE 19801 CREDIT CARD** Account No. xxxx-xxxx-4086 CITIBANK, N.A. C **PO BOX 6095 SIOUX FALLS, SD 57117-6095** 4,887.62 Account No. **CLIENT SERVICES, INC** Representing: 3451 HARRY TRUMAN BLVD CITIBANK, N.A. **Notice Only** ST CHARLES, MO 63301-4047 Account No. **GC SERVICES LIMITED** Representing: **PARTNERSHIP** CITIBANK, N.A. **Notice Only 6330 GULFTON** HOUSTON, TX 77081 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal 4.887.62

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

In re	DONALD MONT BUBECK,	Case No.
	SHIRLEY FAYE BUBECK	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	LAIM	CONTINGENT	UNLIQUIDATED	Ī	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-4279			CREDIT CARD		Т	T E		
CITIBANK, N.A. PO BOX 6095 SIOUX FALLS, SD 57117-6095		С				D		4,405.18
Account No.		T				T		
GC SERVICES LIMITED PARTNERSHIP 6330 GULFTON HOUSTON, TX 77081			Representing: CITIBANK, N.A.					Notice Only
Account No.								
NCO FINANCIAL SYSTEMS INC PO BOX 15630 Wilmington, DE 19850-5630			Representing: CITIBANK, N.A.					Notice Only
Account No. xxxx-xxxx-xxxx-7785			CREDIT CARD			Г		
CITICORP CREDIT SERVICES, INC PO BOX 140310 TOLEDO, OH 43614		С						1,533.20
Account No.	T	t				$\vdash$		
UNITED COLLECTION BUREAU, INC. 5620 SOUTHWYCK BLVD., SUITE 206 TOLEDO, OH 43614			Representing: CITICORP CREDIT SERVICES, INC					Notice Only
Sheet no. 4 of 7 sheets attached to Schedule of						tota		5,938.38
Creditors Holding Unsecured Nonpriority Claims				(Total of tl	nis	pag	(e)	

In re	DONALD MONT BUBECK,	Case No.
	SHIRLEY FAYE BUBECK	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) **CREDIT CARD** Account No. xxxx-xxxx-6629 **DISCOVER** С PO BOX 30943 **SALT LAKE CITY, UT 84130** 3.359.46 Account No. ZWICKER & ASSOCIATES, P.C. Representing: **80 MINUTEMAN RD. DISCOVER Notice Only ANDOVER, MA 01810-1008 CREDIT CARD** Account No. xxxx-xxxx-xxxx-3939 **DISCOVER** C PO BOX 30943 **SALT LAKE CITY, UT 84130** 5,625.84 Account No. ZWICKER & ASSOCIATES, P.C. Representing: **80 MINUTEMAN RD. DISCOVER Notice Only ANDOVER, MA 01810-1008** CREDIT CARD Account No. xxxxxxxxxx0166 **GE MONEY BANK/LOWE'S** C ATTN: BANKRUPTCY DEPT PO BOX 103104 **ROSWELL, GA 30076** 2,427.85 Sheet no. 5 of 7 sheets attached to Schedule of Subtotal

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

11,413.15

In re	DONALD MONT BUBECK,	Case No.
	SHIRLEY FAYE BUBECK	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	Ī	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-3729			CREDIT CARD	Т	T		
HOME DEPOT CREDIT SERVICES PO BOX 689100 DES MOINES, IA 50368-9100		С			D		1,442.91
Account No.				T			
NORTHLAND GROUP, INC. PO BOX 390905 MAIL CODE CBM1 MINNEAPOLIS, MN 55439			Representing: HOME DEPOT CREDIT SERVICES				Notice Only
Account No. xxx-xxx0-245			CREDIT CARD				
KOHL'S PO BOX 3043 Milwaukee, WI 53201-3043		С					1,305.50
Account No.	T			T			
PROGRESSIVE FINANCIAL SERVICES, INC PO BOX 22083 Tempe, AZ 85285			Representing: KOHL'S				Notice Only
Account No.	Т			T	T		
TRITIUM CARD SERVICES 865 MERRICK AVE 4TH FLOOR Westbury, NY 11590			Representing: KOHL'S				Notice Only
Sheet no. 6 of 7 sheets attached to Schedule of				Sub			2,748.41
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	

In re	DONALD MONT BUBECK,	Case No.
	SHIRLEY FAYE BUBECK	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C		N T	N L I Q U I D A T	S P	
Account No.			MEDICAL	1 ï	Ť		
REGENT MEDICAL 16872 N CAVE CREEK RD PHOENIX, AZ 85032-2506		С			E D		
							104.00
Account No.				Π			
KENNETH, EISEN & ASSOCIATES, LTD PO BOX 7370 Phoenix, AZ 85011-7370			Representing: REGENT MEDICAL				Notice Only
Account No. xx-xxx-x831-3	H		CREDIT CARD	╁			
SHELL CARD CENTER PO BOX 689151 Des Moines, IA 50368-9151		С					
	l						61.70
Account No. xxxx-xxxx-xxxx-0346	L	$\vdash$	CREDIT CARD	⊬	_		00
WASHINGTON MUTUAL CARD SERVICES PO BOX 660509 DALLAS, TX 75266-0509		С					1,591.23
Account No.	H			T			
Sheet no. 7 of 7 sheets attached to Schedule of				Subt			1,756.93
Creditors Holding Unsecured Nonpriority Claims			(Total of t				1,120.00
			(Report on Summary of Sc		Tota Iule		51,751.31

DONALD MONT BUBECK, SHIRLEY FAYE BUBECK

Case No.

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

VERIZON WIRELESS CUSTOMER SERVICE DEPT. PO BOX 105378 Atlanta, GA 30348

VERIZON WIRELESS CUSTOMER SERVICE DEPT. PO BOX 105378 Atlanta, GA 30348 CELL PHONE CONTRACT

**WIRELESS INTERNET SERVICE** 

n	re

DONALD MONT BUBECK, SHIRLEY FAYE BUBECK

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

	DONALD MONT BUBECK
n re	SHIRLEY FAYE BUBECK

Case No.
Case No.
_

Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		DEPENDENTS OF I	DEBTOR AND SP	POUSE		
Married	RELATIONSHIP(S): None.		AGE(S):			
Employment:	DEBTO	OR		SPOUSE		
Occupation			FLOOR MANA			
Name of Employer	UNEMPLOYED		BAISCH AND	SKINNER INC		
How long employed			8 YEARS			
Address of Employer			525 W TURNE PHOENIX, AZ			
INCOME: (Estimate of avera	ge or projected monthly income at	time case filed)		DEBTOR		SPOUSE
	y, and commissions (Prorate if not		\$	0.00	\$	2,837.58
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	0.00	\$	2,837.58
4. LESS PAYROLL DEDUC	ΓΙΟΝS					
<ol> <li>Payroll taxes and soci</li> </ol>	al security		\$	0.00	\$	370.18
b. Insurance			\$	0.00	\$	105.34
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):	401K		\$	0.00	\$	54.17
			_ \$_	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$	0.00	\$	529.69
6. TOTAL NET MONTHLY	ГАКЕ НОМЕ РАҮ		\$	0.00	\$	2,307.89
7. Regular income from opera	tion of business or profession or far	rm (Attach detailed stateme	ent) \$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
dependents listed above	support payments payable to the de	btor for the debtor's use or	that of \$	0.00	\$	0.00
11. Social security or governr	nent assistance					
(Specify):			_	0.00	\$	0.00
<u>-</u>			_	0.00	\$	0.00
12. Pension or retirement inco	me		\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			_	0.00	\$_	0.00
			_	0.00	<b>&gt;</b>	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY	NCOME (Add amounts shown on	lines 6 and 14)	\$	0.00	\$	2,307.89
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine	column totals from line 15)	)	\$	2,307.	89

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **NONE.** 

DONAL	D MOI	NT BU	BECK
SHIRI F	Y FAY	F RUE	RECK

abta	m(a)	

SCHEDULE J - CURRENT EXPENDITURES OF	OF INDIVIDUAL	<b>DEBTOR(S)</b>
--------------------------------------	---------------	------------------

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenditures labeled "Spouse."	ete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,000.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	241.52
b. Water and sewer	\$	60.00
c. Telephone	\$	65.00
d. Other See Detailed Expense Attachment	\$	130.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	528.00
5. Clothing	\$	130.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	180.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other MISCELLANEOUS	\$	70.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,424.52
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
SCHEDULED J LISTS ANTICIPATED RENTAL AMOUNT, SINCE DEBTORS ARE SURRENDERING THEIR RESIDENCE.	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,307.89
b. Average monthly expenses from Line 18 above	\$	3,424.52
c Monthly net income (a minus h)	\$	-1 116 63

B6J (Official Form 6J) (12/07)			
	DONALD MONT BUBECK		
In re	SHIRLEY FAYE BUBECK		

Case No.	

Debtor(s)

# $\underline{\textbf{SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)}}$

## **Detailed Expense Attachment**

## **Other Utility Expenditures:**

GAS	\$ 80.00
CELL PHONE	\$ 50.00
Total Other Utility Expenditures	\$ 130.00

### United States Bankruptcy Court District of Arizona

In re	DONALD MONT BUBECK SHIRLEY FAYE BUBECK		Case No.	Case No.	
		Debtor(s)	Chapter	7	

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of		
Date	August 2, 2010	Signature	/s/ DONALD MONT BUBECK  DONALD MONT BUBECK  Debtor
Date	August 2, 2010	Signature	/s/ SHIRLEY FAYE BUBECK SHIRLEY FAYE BUBECK Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court District of Arizona

In re	DONALD MONT BUBECK SHIRLEY FAYE BUBECK		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$15,686.00	(H) 2010 YTD
\$19,118.14	(W) 2010 YTD
\$33,442.58	(H) 2009 WAGES
\$35,071.60	(W) 2009 WAGES
\$32,683.37	(H) 2008 WAGES
\$37,836.44	(W) 2008 WAGES

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE AMOUNT** 

#### 3. Payments to creditors

None П

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR WELLS FARGO HOME MORTGAGE 3476 STATEVIEW BLVD. BANKRUPTCY MAC #7801-014 FORT MILL, SC 29715

DATES OF **PAYMENTS MAY, JUNE 2010** 

AMOUNT PAID

AMOUNT STILL OWING

\$2,562.00 \$182,830.00

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other

transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

**AMOUNT** PAID OR VALUE OF **TRANSFERS** 

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY

AND LOCATION

CAPTION OF SUIT AND CASE NUMBER CITIBANK (SOUTH DAKOTA) Garnishment NA VS DONALD BUBECK & **FAYE BUBECK** CASE # TJ2010-006195

NATURE OF PROCEEDING

SUPERIOR COURT OF ARIZONA, MARICOPA COUNTY, AZ

STATUS OR DISPOSITION **Judgment** 

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION Judgment

DISCOVER BANK, ISSUER OF THE DISCOVER CARD VS DONALD BUBECK & SHIRLEY BUBECK

**DREAMY DRAW JUSTICE** COURT, MARICOPA COUNTY,

ΑZ

CASE # CC2009487194RC **GE MONEY BANK VS** DONALD BUBECK

CASE # CC2009347958RC

Civil

Civil

**DREAMY DRAW JUSTICE** COURT, MARICOPA COUNTY, **Judgment** 

None 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF

CITIBANK, N.A.

4/2010-5/2010

**PROPERTY** WAGES - \$1262.61

PO BOX 6095

SIOUX FALLS, SD 57117-6095

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

HAINES, KRIEGER AND BALDWIN, PLLC 15111 N. PIMA RD., STE, 130 SCOTTSDALE, AZ 85260

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 05/19/2010

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1400.00

**DEBT EXPRESS** 2007 - 3/2010 LAST PAYMENT \$6,000.00 TOTAL

### 10. Other transfers

None П

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

THIRD PARTY

DATE 7/2009 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED **MISCELLANEOUS HAND TOOLS - \$50.00** 

## NONE

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL LAW None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**ADDRESS** NAME

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None a

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

# 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

## 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

## 23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 2, 2010	Signature	/s/ DONALD MONT BUBECK
	_	•	DONALD MONT BUBECK
			Debtor
Date	August 2, 2010	Signature	/s/ SHIRLEY FAYE BUBECK
		-	SHIRLEY FAYE BUBECK
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# United States Bankruptcy Court District of Arizona

		District 0	i Arizona		
In re	DONALD MONT BUBECK SHIRLEY FAYE BUBECK			Case No.	
111.10	SHIRLLI I ATL DODLOR	D	ebtor(s)	Chapter 7	
	CHAPTER 7	INDIVIDUAL DEBTO	R'S STATEMI	ENT OF INTENTION	
PART	<b>A</b> - Debts secured by proper property of the estate. Attac			npleted for <b>EACH</b> debt which is secured be	у
Proper	rty No. 1				
	tor's Name: .S FARGO HOME MORTGAGE		Describe Proper SINGLE FAMILY 2023 E CHARLE PHOENIX AZ 85	STON AVE	
Proper	rty will be (check one):				
	Surrendered	☐ Retained			
	ining the property, I intend to (change of the line of	neck at least one): (for example, avoi	id lien using 11 U	J.S.C. § 522(f)).	
Proper	rty is (check one):				
_	Claimed as Exempt		☐ Not claimed a	s exempt	
Attach	<b>B</b> - Personal property subject to additional pages if necessary.)	unexpired leases. (All three	columns of Part E	3 must be completed for each unexpired lease.	
		- I I I I I I I I I I I I I I I I I I I			
	r's Name: !ON WIRELESS	Describe Leased Proj CELL PHONE CONTR		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):	
	_			■ YES □ NO	
Proper	rty No. 2				
	r's Name: ZON WIRELESS	Describe Leased Prop	• •	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):	

U.S.C. § 365(p)(2):

□ NO

YES

Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	August 2, 2010	Signature	/s/ DONALD MONT BUBECK	
			DONALD MONT BUBECK	
			Debtor	
Date	August 2, 2010	Signature	/s/ SHIRLEY FAYE BUBECK	
		-	SHIRLEY FAYE BUBECK	
			Ioint Debtor	

# United States Bankruptcy Court District of Arizona

In re	DONALD MONT BUBECK SHIRLEY FAYE BUBECK		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DI	EBTOR(S)
С	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing the rendered on behalf of the debtor(s) in contemplation of	e 2016(b), I certify that I g	am the attorney for cy, or agreed to be pai	the above-named debtor and that id to me, for services rendered or to
	For legal services, I have agreed to accept			1,400.00
	Prior to the filing of this statement I have received			1,400.00
	Balance Due			0.00
2. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify): <b>THROU</b>	GH CHAPTER 13 PLAN		
4. I	■ I have not agreed to share the above-disclosed compe	nsation with any other persor	n unless they are mem	bers and associates of my law firm.
Ī	☐ I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the name			
5. 1	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspec	ets of the bankruptcy of	case, including:
b c	Analysis of the debtor's financial situation, and rendering. Preparation and filing of any petition, schedules, states. Representation of the debtor at the meeting of creditors. [Other provisions as needed]  Negotiations with secured creditors to represent a reaffirmation agreements and applications.  *** \$95.00 (if individual case) and up to \$1 were utilized by the firm to pay for Debtor requirements under 11 U.S.C. Sections 10	ment of affairs and plan which and confirmation hearing, and confirmation hearing and confirmation hearing, and confirmation hearing	h may be required; and any adjourned hea cemption planning the fees received by	rings thereof; ; preparation and filing of r Haines, Krieger & Baldwin
6. E	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any discrete any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement fo	r payment to me for re	epresentation of the debtor(s) in
Dated	: August 2, 2010	Jackson D. Moli HAINES, KRIEGI 15111 N. PIMA R SCOTTSDALE, A (480) 969-3300		oup.com) (026556) , PLLC

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

DONALD MONT BURECK

Case No. (if known)

# United States Bankruptcy Court District of Arizona

	DONALD MONT BOBLER			
In re	SHIRLEY FAYE BUBECK		Case No.	
		Debte	or(s) Chapter	7
		O CONSUMER DEBTO ANKRUPTCY CODE  f Debtor the attached notice as require		
Code.	T (We), the decici(s), aritim that I (we) hav	e received and reac	the attached notice, as required	a by § 5.12(b) of the Buildingtey
_	ALD MONT BUBECK LEY FAYE BUBECK	X	/s/ DONALD MONT BUBECK	August 2, 2010
Printe	d Name(s) of Debtor(s)		Signature of Debtor	Date

 $\boldsymbol{X}$  /s/ SHIRLEY FAYE BUBECK

Signature of Joint Debtor (if any)

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

August 2, 2010

Date

# United States Bankruptcy Court District of Arizona

In re	DONALD MONT BUBECK SHIRLEY FAYE BUBECK		Case No.	
	OTHICE IT ATE BOBLOK	Debtor(s)	Chapter	7
			•	
		DECLARATION		
	We, DONALD MONT BUBECK and SHIRL	EY FAYE BUBECK, do hereby certify,	under pena	lty of perjury, that the Master
Mailing	g List, consisting of <b>4</b> sheet(s), is complete	, correct and consistent with the debtor	(s)' schedule	S.
Date:	August 2, 2010	/s/ DONALD MONT BUBECK		
		DONALD MONT BUBECK		
		Signature of Debtor		
Date:	August 2, 2010	/s/ SHIRLEY FAYE BUBECK		
		SHIRLEY FAYE BUBECK		
		Signature of Debtor		
Date:	August 2, 2010	/s/ Jackson D. Moll (jmoll@hkblaw	group.com)	
		Signature of Attorney	\ /01	20550)
		Jackson D. Moll (jmoll@hkblawgro HAINES, KRIEGER AND BALDWIN,		26556)
		15111 N. PIMA RD., STE. 130		
		SCOTTSDALE, AZ 85260	_	
		(480) 969-3300 Fax: (480) 969-353	3	

AEGIS RECEIVABLES MANAGEMENT INC PO BOX 404 FORT MILL SC 29716-0404

ALLIED INTERNATIONAL CREDIT CORP 100 EAST SHORE DR 3RD FLOOR GLEN ALLEN VA 23059

AMERICAN EXPRESS CUSTOMER SERVICE PO BOX 981535 EL PASO TX 79998-1535

ARIZONA DEPARTMENT OF REVENUE SPECIAL OPERATIONS SECTION 1600 W. MONROE, ROOM 720 PHOENIX AZ 85007

ASSET ACCEPTANCE LLC PO OBX 2036 WARREN MI 48090

BANK OF AMERICA PO BOX 15026 WILMINGTON DE 19850-5026

BARCLAYS BANK PO BOX 13337 PHILADELPHIA PA 19101-3337

CHASE PO BOX 15298 WILMINGTON DE 19850-5298

CHEVRON CREDIT CARD PO BOX 530950 ATLANTA GA 30353

CITIBANK, N.A. PO BOX 6095 SIOUX FALLS SD 57117-6095

CITICORP CREDIT SERVICES, INC PO BOX 140310 TOLEDO OH 43614

CLIENT SERVICES, INC 3451 HARRY TRUMAN BLVD ST CHARLES MO 63301-4047

DISCOVER
PO BOX 30943
SALT LAKE CITY UT 84130

GC SERVICES LIMITED PARTNERSHIP 6330 GULFTON HOUSTON TX 77081

GE MONEY BANK/LOWE'S ATTN: BANKRUPTCY DEPT PO BOX 103104 ROSWELL GA 30076

HOME DEPOT CREDIT SERVICES PO BOX 689100 DES MOINES IA 50368-9100

INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 21126 PHILADELPHIA PA 19114-0326

KENNETH, EISEN & ASSOCIATES, LTD PO BOX 7370 PHOENIX AZ 85011-7370

KOHL'S PO BOX 3043 MILWAUKEE WI 53201-3043

LAW OFFICES OF MITCHELL N. KAY, P.C. 7 PENN PLAZA NEW YORK NY 10001-3995

NCO FINANCIAL SYSTEMS INC PO BOX 15630 WILMINGTON DE 19850-5630

NCO FINANCIAL SYSTEMS, INC PO BOX 15760 DEPT 07 WILMINGTON DE 19850-5760 NORTHLAND GROUP, INC. PO BOX 390905 MAIL CODE CBM1 MINNEAPOLIS MN 55439

PHILLIPS & COHEN ASSOCIATES, LTD. 1002 JUSTISON ST. WILMINGTON DE 19801

PROGRESSIVE FINANCIAL SERVICES, INC PO BOX 22083
TEMPE AZ 85285

REGENT MEDICAL 16872 N CAVE CREEK RD PHOENIX AZ 85032-2506

SHELL CARD CENTER
PO BOX 689151
DES MOINES IA 50368-9151

TRITIUM CARD SERVICES 865 MERRICK AVE 4TH FLOOR WESTBURY NY 11590

UNITED COLLECTION BUREAU, INC. 5620 SOUTHWYCK BLVD., SUITE 206 TOLEDO OH 43614

VERIZON WIRELESS CUSTOMER SERVICE DEPT. PO BOX 105378 ATLANTA GA 30348

WASHINGTON MUTUAL CARD SERVICES PO BOX 660509 DALLAS TX 75266-0509

WELLS FARGO JOHN STUMPF, PRESIDENT 420 MONTGOMERY STREET SAN FRANCISCO CA 94104 BUBECK, DONALD and SHIRLEY -

WELLS FARGO BANK, N.A. CARRIE L. TOLSTEDT, PRESIDENT 420 MONTGOMER ST. SAN FRANCISCO CA 94104

WELLS FARGO HOME MORTGAGE 3476 STATEVIEW BLVD. BANKRUPTCY MAC #7801-014 FORT MILL SC 29715

ZWICKER & ASSOCIATES, P.C. 80 MINUTEMAN RD. ANDOVER MA 01810-1008

	LD MONT BUBECK EY FAYE BUBECK	According to the information required to be entered on this statement
	Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number:		☐ The presumption arises.
	(If known)	■ The presumption does not arise.
		☐ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7	7) EXCLUSION	Ī					
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.							
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.							
	b. Married, not filing jointly, with declaration of separate households. By checking this box, d							
2	"My spouse and I are legally separated under applicable non-bankruptcy law or my spouse an purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete of							
	for Lines 3-11.	,	,					
	c. $\square$ Married, not filing jointly, without the declaration of separate households set out in Line 2.1	o above. Complete b	ooth Column A					
	("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.							
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("	Spouse's Income")	for Lines 3-11.					
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before	Column A	Column B					
	the filing. If the amount of monthly income varied during the six months, you must divide the	Debtor's	Spouse's					
	six-month total by six, and enter the result on the appropriate line.	Income	Income					
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 1,909.04	\$ 2,592.56					
	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and							
	enter the difference in the appropriate column(s) of Line 4. If you operate more than one							
	business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on</b>							
4	Line b as a deduction in Part V.							
	Debtor Spouse							
	a. Gross receipts \$ 0.00 \$ 0.00 b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00							
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00 c. Business income Subtract Line b from Line a	\$ 0.00	\$ 0.00					
	Rents and other real property income. Subtract Line b from Line a and enter the difference in	ψ 0.00	ψ 0.00					
	the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any</b>							
	part of the operating expenses entered on Line b as a deduction in Part V.							
5	Debtor Spouse							
	a. Gross receipts \$ 0.00 \$ 0.00 b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00							
	c. Rent and other real property income Subtract Line b from Line a	\$ 0.00	\$ 0.00					
6	Interest, dividends, and royalties.	\$ 0.00	\$ 0.00					
7	Pension and retirement income.	\$ 0.00	\$ 0.00					
	Any amounts paid by another person or entity, on a regular basis, for the household							
8	<b>expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your							
	spouse if Column B is completed.	\$ 0.00	\$ 0.00					
	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9.							
	However, if you contend that unemployment compensation received by you or your spouse was a							
9	benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:							
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$ 0.00	\$ 0.00					
	Income from all other sources. Specify source and amount. If necessary, list additional sources	Ψ 0.00	Ψ 0.00					
	on a separate page. Do not include alimony or separate maintenance payments paid by your							
	spouse if Column B is completed, but include all other payments of alimony or separate							
	<b>maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or							
10	domestic terrorism.							
	Debtor Spouse							
	a. \$ \$							
	b. \$ \$	<b>.</b>	h					
	Total and enter on Line 10	\$ 0.00	\$ 0.00					
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$ 1,909.04	\$ 2,592.56					
	I	·						

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		4,501.60			
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	54,019.20			
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: AZ b. Enter debtor's household size: 2	\$	56,692.00			
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULAT	ION OF CURRENT	MONTHLY INCOM	ME FOR § 707(b)(2	2)
16	Enter the amount from Line 12.				\$
17	Marital adjustment. If you checked to Column B that was NOT paid on a readependents. Specify in the lines below spouse's tax liability or the spouse's standard amount of income devoted to each purnot check box at Line 2.c, enter zero.				
	a. b.		\$ \$		
	c.		\$		
	d.		\$		
	Total and enter on Line 17				\$
18	Current monthly income for § 707()	(2). Subtract Line 17 from	m Line 16 and enter the res	ılt.	\$
	Subpart A: Dedu	tions under Standard	EDUCTIONS FROM s of the Internal Revenu	ie Service (IRS)	
19A	Standards for 1 ood, Clothing and Other Items for the applicable household size. (This information is available at				\$
19B	www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.				
	Household members under 65		isehold members 65 years	of age or older	
	a1. Allowance per member b1. Number of members	a2. b2.	Allowance per member Number of members		
	c1. Subtotal	c2.	Subtotal		\$
	Local Standards: housing and utiliti	1		IRS Housing and	<u>'</u>
20A	Utilities Standards; non-mortgage expavailable at www.usdoj.gov/ust/ or from the standards and utilities are standards; non-mortgage expavailable at www.usdoj.gov/ust/ or from the standards are standards; non-mortgage expavailable at www.usdoj.gov/ust/ or from the standards are standards; non-mortgage expavailable at www.usdoj.gov/ust/ or from the standards are standards; non-mortgage expavailable at www.usdoj.gov/ust/ or from the standards are standards; non-mortgage expavailable at www.usdoj.gov/ust/ or from the standards are standards are standards.	enses for the applicable co	unty and household size. (		\$

20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your cour available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy c Monthly Payments for any debts secured by your home, as stated in L the result in Line 20B. Do not enter an amount less than zero.			
	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$		
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$		
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:			
22A	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  □ 0 □ 1 □ 2 or more.  If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			
22B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  □ 1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle			
	b. 1, as stated in Line 42	\$ Subtract Line b from Line a	\$	
24	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.  Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.			
	<ul> <li>a. IRS Transportation Standards, Ownership Costs</li> <li>b. Average Monthly Payment for any debts secured by Vehicle</li> <li>c. Net ownership/lease expense for Vehicle 2</li> </ul>	\$ Subtract Line b from Line a.	\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly extate and local taxes, other than real estate and sales taxes, such as inc security taxes, and Medicare taxes. Do not include real estate or sales	ome taxes, self employment taxes, social	\$	
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll			

27	Other Necessary Expenses: life insurance. Enter total average monthl life insurance for yourself. Do not include premiums for insurance on any other form of insurance.	¢.			
28	Other Necessary Expenses: court-ordered payments. Enter the total pay pursuant to the order of a court or administrative agency, such as spinclude payments on past due obligations included in Line 44.	\$			
29	Other Necessary Expenses: education for employment or for a physic the total average monthly amount that you actually expend for education education that is required for a physically or mentally challenged dependence providing similar services is available.	\$			
30		Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>			
31	Other Necessary Expenses: health care. Enter the total average month health care that is required for the health and welfare of yourself or your insurance or paid by a health savings account, and that is in excess of the include payments for health insurance or health savings accounts list	\$			
32	Other Necessary Expenses: telecommunication services. Enter the to actually pay for telecommunication services other than your basic home pagers, call waiting, caller id, special long distance, or internet service - welfare or that of your dependents. Do not include any amount previous	\$			
33	Total Expenses Allowed under IRS Standards. Enter the total of Line	es 19 through 32.	\$		
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32				
	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
34	a. Health Insurance \$				
	b. Disability Insurance \$				
	c. Health Savings Account \$		\$		
	Total and enter on Line 34.				
	If you do not actually expend this total amount, state your actual total below:  \$				
35	Continued contributions to the care of household or family members expenses that you will continue to pay for the reasonable and necessary ill, or disabled member of your household or member of your immediate expenses.	\$			
36	<b>Protection against family violence.</b> Enter the total average reasonably actually incurred to maintain the safety of your family under the Family other applicable federal law. The nature of these expenses is required to	\$			
37	Home energy costs. Enter the total average monthly amount, in excess Standards for Housing and Utilities, that you actually expend for home trustee with documentation of your actual expenses, and you must declaimed is reasonable and necessary.	\$			
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.				

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to casses commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$		
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				\$		
41	Total	Additional Expense Deduction	s under § 707(b). Enter the total of L	ines	s 34 through 40		\$
		S	ubpart C: Deductions for De	bt l	Payment		
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt	A	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$		□yes □no	
					Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor  Property Securing the Debt  1/60th of the Cure Amount a. \$						
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.			\$			
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.			e the following expense.			
45	a. b.	issued by the Executive Office information is available at www. the bankruptcy court.)	sapter 13 plan payment. strict as determined under schedules of United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of the expense of Chapter 13 case	\$ x	otal: Multiply Line	os a and h	\$
46	_		•		nar. Wurupiy Eme	os a ana o	
-10	+					Ψ	
Subpart D: Total Deductions from Income							
47	Total		r § 707(b)(2). Enter the total of Lines		,		\$
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			\$			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			\$			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.			\$			
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.			\$			

	Initial presumption determination. Check the applicable box and proceed as directions of the control of the con	ected.			
52	☐ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
	☐ The amount set forth on Line 51 is more than \$11,725* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).				
53	Enter the amount of your total non-priority unsecured debt		\$		
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.		\$		
	Secondary presumption determination. Check the applicable box and proceed a	s directed.			
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				
Part VII. ADDITIONAL EXPENSE CLAIMS					
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.				
	Expense Description	Monthly Amoun	nt		
	a.	\$			
	b.	\$	_		
	C.	\$	_		
	d. Total: Add Lines a h. c. and d.	\$ \$	_		
Part VIII. VERIFICATION					
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)				
57		e: /s/ DONALD MONT BUBE	CK		
		DONALD MONT BUBECK (Debtor)			
	Date: August 2, 2010 Signatur	e /s/ SHIRLEY FAYE BUBEC	CK		
		SHIRLEY FAYE BUBECK	)		
		(Joint Debtor, if an	ly)		

<sup>\*</sup> Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

# **Current Monthly Income Details for the Debtor**

### **Debtor Income Details:**

Income for the Period 02/01/2010 to 07/31/2010.

# Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: LOWE'S HIW INC.

Income by Month:

6 Months Ago:	02/2010	\$2,464.04
5 Months Ago:	03/2010	\$3,119.33
4 Months Ago:	04/2010	\$2,878.64
3 Months Ago:	05/2010	\$2,992.21
2 Months Ago:	06/2010	\$0.00
Last Month:	07/2010	\$0.00
	Average per month:	\$1,909.04

# **Current Monthly Income Details for the Debtor's Spouse**

# **Spouse Income Details:**

Income for the Period **02/01/2010** to **07/31/2010**.

# Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: BAISCH AND SKINNER, INC

Income by Month:

6 Months Ago:	02/2010	\$2,569.53
5 Months Ago:	03/2010	\$2,673.13
4 Months Ago:	04/2010	\$2,514.69
3 Months Ago:	05/2010	\$2,640.63
2 Months Ago:	06/2010	\$2,597.97
Last Month:	07/2010	\$2,559.38
	Average per month:	\$2,592.56